

BUILDER INSTRUCTIONS FOR PROCESSING VA LOANS

1. Builder Identification Number must be active (meaning you are currently an approved builder.) To verify, you or your lender can access <http://condopudbuilder.vba.va.gov> or contact our office at (254) 299-9634.
2. Your property can be appraised in two ways:
 - a. “New Construction”: if the property is fully complete or completed to customer preference stage (such as interior wall finishes, floor covering, appliances, fixtures and equipment, etc.) This is the most convenient way, as no plans and specifications are required.
 - b. “Proposed Construction”: at any time during construction. The appraisal is made based on plans and specifications you furnish the lender.
3. VA no longer requires planned unit developments (PUDs) to be approved. Condominiums must be VA-approved.
4. Ask your lender if they are an approved for the Lender Appraisal Processing Program (LAPP). They can process proposed and new construction loans faster for you!

“NEW CONSTRUCTION” METHOD (CUSTOMER PREFERENCE STAGE)

1. Be sure the appraisal is not ordered until the home is complete, except for customer preference items. Otherwise, you will be required to pay an additional inspection fee to the appraiser.
2. There will be NO VA compliance inspections.
3. VA will accept either a one-year VA builder’s warranty or a HUD approved 10-year insured protection plan to the veteran in lieu of VA or HUD inspections during construction.
4. A termite inspection (veteran cannot pay this cost) is required prior to closing or the builder may furnish the NCPA-99a, Subterranean Termite Treatment Builder’s Certification.
5. At closing, the builder will be required to make two certifications:
 - a. Energy Efficient Construction-BUILDER’s certification which identifies this new dwelling and states that it was constructed to meet the energy conservation standards of the Council of American Building Officials (CABO) 1992 Model Energy Code (MEC).
 - b. Lead/Water Distribution System-BUILDER’s certification which identifies this new dwelling and states that the solders and flux used in construction did not contain more than .2 percent lead and that the pipes and pipe fittings used did not contain more than 8.0 percent lead.

NOTE: VA acceptance of insured protection plan coverage in lieu of construction inspections is a privilege available only to builders who routinely provide good quality construction.

PROPOSED CONSTRUCTION METHOD (NEED PLANS AND SPECS)

1. The appraisal can be ordered at any time during construction. Give your lender two complete sets of the items listed on the attached VA Proposed Construction Checklist.
2. VA no longer requires that plans be certified by VA-approved plan certifiers (Change to Lender Handbook August 1, 2000.) See item 7 of the attached VA Proposed Construction Checklist.
3. VA requires reduced-size construction drawings to save reproduction, mailing and storage costs for all parties involved. Exhibits traditionally drawn at ¼ inch scale can be photographically reduced or computer-drawn to be clearly readable on 8 ½ X 14 inch sheets. All exhibits must be legible.
4. At closing, the builder will be required to make these certifications:
 - a. Wood-destroying insect information: The builder must furnish the NCPA-99a, Subterranean Termite Treatment Builder's Certification. If the builder indicates on the NCPA-99a that soil termiticide was the form of treatment used, he/she must also obtain the NCPA-99b from a licensed pest control company. These forms must be submitted to the lender prior to loan closing..
 - b. Warranty: If built with a 10-year insured protection plan, evidence of enrollment must be furnished at closing. In all cases, builder must furnish VA Form 26-1859, Warranty of Completion of Construction (form attached.)

Note: The certifications required for Model Energy Code and Lead/Water Distribution System were made with the appraisal request when you either certified the plans or furnished the HUD Form 92541.

5. Compliance Inspections: We will assign a compliance inspector to your lender when the appraisal request is made. Only a final inspection is required if:
 - a. the property is covered by a 10-year insured protection plan.

OR

b. if VA can rely on local building authority inspections in lieu of first and second stage VA inspections. (This is applicable if the property is located in an area where the inspection procedures of the local building authority are acceptable to the Department of Housing and Urban Development (HUD) for loan insurance purposes.)

Note: Inspectors require a minimum of 48 hours notice to complete inspections.

6. Changes to Construction Exhibits: VA Form 26-1844 (see attached) must be used to request the change. If the property is not under contract, the change can be requested by the builder or lender who must certify that the property is not under contract to a veteran. If under contract, the veteran and builder must sign the form to request the change.

VA PROPOSED CONSTRUCTION CHECKLIST

TWO COMPLETE SETS OF PROPOSED CONSTRUCTION EXHIBITS MUST INCLUDE:

1. **SPECIFICATIONS (DESCRIPTION OF MATERIALS):**
 - A. ON VA FORM 26-1852 OR SIMILAR FORMAT
 - B. SIGNED AND DATED BY BUILDER IN ALL CASES AND BY VETERAN IF UNDER CONTRACT
2. **PLOT PLAN** SHOWING ALL IMPROVEMENTS INCLUDING LOCATION OF THE WELL/SEPTIC SYSTEMS, IF APPLICABLE
3. **ALL EXTERIOR BUILDING ELEVATIONS**
4. **FOUNDATION OR BASEMENT PLAN**
5. **PLAN OF ALL FLOORS**
6. **SECTIONAL WALL DETAIL**
7. **PLAN CERTIFICATION:** VA WILL ACCEPT COMPLETED **HUD FORM 92541** IN LIEU OF BUILDER CERTIFICATION OF PLANS.

IF HUD FORM 92541 IS NOT INCLUDED, THE PLANS MUST BE CERTIFIED AS FOLLOWS BY A TECHNICALLY QUALIFIED AND PROPERLY IDENTIFIED INDIVIDUAL (SUCH AS BUILDER, ARCHITECT, ENGINEER, ETC.):

“I certify that the construction exhibits for (identification of the property by house type, lot, block, subdivision name, etc.) meet all local code requirements and are in substantial conformity with VA Minimum Property Requirements, including the energy conservation standards of the 1992 Council of American Building Officials’ Model Energy Code and the requirement for lead-free water piping.”

8. **BUILDER APPROVAL:** BUILDER MUST HAVE APPROVED VA IDENTIFICATION NUMBER
9. **REDUCED-SIZE EXHIBITS REQUIRED:** VA REQUIRES REDUCED-SIZE CONSTRUCTION DRAWINGS TO SAVE REPRODUCTION, MAILING AND STORAGE COSTS FOR ALL PARTIES INVOLVED. EXHIBITS TRADITIONALLY DRAWN AT ¼ INCH SCALE CAN BE PHOTOGRAPHICALLY REDUCED OR COMPUTER-DRAWN TO BE CLEARLY READABLE ON 8 ½ x 14 INCH SHEETS. ALL EXHIBITS MUST BE LEGIBLE.

Builder's Certification of Plans, Specifications, & Site

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0496 (exp.2/28/2000)

| | |
|--|------------------|
| Property Address (street, city, State, & zip code) | Subdivision Name |
| Mortgagee's (Lender's) Name & Address (this is the lender who closed the loan) | FHA Case Number |
| | Phone Number |

1. **Site Analysis Information:** To be completed on all proposed and newly constructed properties regardless of LTV ratio.

- a. **Flood Hazards.** Are the property improvements in a Special Flood Hazard Area (SFHA)? ☐ Yes ☐ No
- 1) Provide the community number and date of the Flood Insurance Rate Map (FIRM) used to document your answer. Community Number _____ Map Date _____
- 2) Is the community participating in the National Flood Insurance Program and in good standing? ☐ Yes ☐ No
- 3) If "Yes" to 1a. above, attach:
- (i) a Letter of Map Amendment (LOMA) or;
- (ii) a Letter of Map Revision (LOMR) or;
- (iii) a signed Elevation Certificate documenting that the lowest floor (including basement) is built in compliance with 24 CFR 200.926d(c)(4).
- b. **Noise.** Is the property located within 1000 feet of a highway, freeway, or heavily traveled road? ☐ Yes ☐ No
- Within 3000 feet of a railroad? ☐ Yes ☐ No
- Within one mile of a civil airfield or 5 miles of a military airfield? ☐ Yes ☐ No
- c. **Runway Clear Zones / Clear Zones.** Is the property within 3000 feet of a civil or military airfield? ☐ Yes ☐ No
- If "Yes," is the property in a Runway Clear Zone / Clear Zone? ☐ Yes ☐ No
- d. **Explosive /Flammable Materials Storage Hazard.** Does the property have an unobstructed view, or is it located within 2000 feet, of any facility handling or storing explosive or fire prone materials? ☐ Yes ☐ No
- e. **Toxic Waste Hazards.** Is property within 3000 feet of a dump or landfill, or a site on an EPA Superfund (NPL) list or equivalent State list? ☐ Yes ☐ No
- f. **Foreseeable Hazards or Adverse Conditions.**
- (1) Does the site have any rock formations, high ground water levels, inadequate surface drainage, springs, sinkholes, etc.? ☐ Yes ☐ No
- (2) Does the site have unstable soils (expansive, collapsible, or erodible)? ☐ Yes ☐ No
- (3) Does the site have any excessive slopes? ☐ Yes ☐ No
- (4) Does the site have any earth fill? ☐ Yes ☐ No
- If "Yes," will foundations, slabs, or flatwork rest on the fill? ☐ Yes ☐ No

If you marked "Yes" to any of the above questions in f, please attach a copy of the State licensed engineers' (soils and structural) reports, designs, and/or certifications showing compliance with HUD requirements to ensure the structural soundness of the improvements and the health and safety of the occupants. Refer to HUD Handbook 4145.1 and FHA Data Sheet 79g.

Complete this section when seeking eligibility for Maximum Loan-to-Value Financing. Items 2 and 3 must be checked.

2. ☐ HUD Minimum Property Standards in the Code of Federal Regulations at 24 CFR 200.926d.
3. ☐ HUD Handbook 4145.1, Architectural Processing & Inspections for Home Mortgage Insurance, including Appendix 8, Site Grading & Drainage Guideline.
4. ☐ Local/State Code ☐ Applicable Provisions
5. ☐ CABO One- and Two-Family Dwelling Code, as listed in 24 CFR 200.926b.
6. ☐ CABO 1992 Model Energy Code
7. ☐ Electrical Code for One- and Two-Family Dwellings, as listed in 24 CFR 200.926b. (current edition; NFPA 70A/1984).
8. ☐ This is a manufactured (mobile) home and was constructed in accordance with the Federal Manufactured Home Construction & Safety Standards (FMHCS). The label on the manufactured home shows compliance with the FMHCS. I hereby certify that the plans and specifications for all other construction (i.e., site, foundation) comply with the applicable building code or HUD requirement listed above, including para. 3-4, Handbook 4145.1, and the Permanent Foundations Guide for Manufactured Housing.

Builder or Builder's Agent: I hereby certify that the site analysis information above is true and accurate to the best of my knowledge and belief and that the plans and specifications were designed to mitigate any foreseeable hazards or adverse conditions. On all properties eligible for maximum LTV financing, I further certify that I have personally reviewed the plans, specifications, and site information submitted herewith. Based upon my review, I hereby certify that such plans, specifications comply with the applicable building code specified above as well as complying with the HUD construction requirements listed above. An "X" marked in the blank by each numbered item indicates that provisions from the marked code apply.

| | |
|---|--|
| 9 a. Name of Builder's Company or Builder's Agent (type or print) | 10 a. Name & Title of Builder or Builder's Agent (type or print) |
| b. Street Address | b. Signature of Builder or Builder's Agent Date (mm/dd/yyyy) |
| c. City, State, & Zip Code | c. Telephone Number (include area code) |

11. **Affirmative Fair Housing Marketing Plan (AFHMP)** Did you sell five (5) or more houses in the last twelve (12) months or do you intend to sell five (5) or more houses within the next twelve (12) months with HUD mortgage insurance?

☐ Yes ☐ No

If "Yes," check either a, b, or c below.

- a. ☐ I am a signatory in good standing to a Voluntary Affirmative Marketing Agreement (VAMA).
b. ☐ I have an AFHMP which HUD approved on (mm/dd/yyyy) _____.
c. ☐ I have a contract with _____ to market this house.

Builder: I hereby certify that the site analysis information is true and accurate to the best of my knowledge and belief. On all properties eligible for maximum LTV financing, I further certify that the plans and specifications submitted herewith have been reviewed by the individual signing above and that the individual has the knowledge and experience necessary to determine whether such plans and specifications comply with the HUD/FHA requirements set forth at 24 CFR 200.926d and with other applicable HUD requirements as determined in accordance with 24 CFR 200.926(d)(1) and (2). Any subsequent changes to these plans and specifications shall comply with the aforementioned requirements. Upon sale or conveyance of the property, the undersigned will promptly furnish to lender a Warranty of Completion of Construction, form HUD-92544 on all properties eligible for maximum LTV financing.

| | | |
|---|---|-------------------|
| 12 a. Name of Builder's Company (type or print) | 13 a. Name & Title of Builder (type or print) | |
| b. Identification No | | |
| c. Street Address | b. Signature of Builder | Date (mm/dd/yyyy) |
| d. City, State, & Zip Code | c. Telephone Number (include area code) | |

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802). This form must be complete and legible and must be reproduced to include both sides of the document.

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Executive Order 11988 and HUD environmental regulations (24 CFR Part 51) require builders who build newly constructed properties to ensure that the property is not affected by: flood hazards, noise, runway clear zones, explosive/flammable materials storage hazards, toxic waste hazards, and other foreseeable hazards that may affect the site. HUD requires this information to determine whether the site/location factors would adversely affect the dwelling or homeowner. A response is required whenever a builder builds new properties. Confidentiality is not applicable.

Instructions for Builder's Certification, form HUD-92541

To obtain maximum loan to value financing (high ratio loan) for a new property, a builder must:

- a. Become a certified builder in accordance with HUD requirements and certify that the plans and specifications for the home meet HUD requirements prior to the beginning of construction; or
- b. Have the plans and specifications for the home approved by HUD prior to the start of construction; or
- c. Provide a HUD accepted ten year protection (warranty) plan.

If the property is eligible for maximum loan to value financing on the basis of a, b, or c above, then the builder must complete Items 1 - 12 on this form. The builder or its agent may complete Items 9 and 10.

If the builder does not meet the criteria listed above for maximum loan to value financing, then the loan to value financing will be limited to 90 percent (low ratio loan). For these cases, the builder must complete Items 1, 9 and 10 on this form. The builder, not the builder's agent, must complete Items 9 and 10.

Item 1. Site Analysis: All builders must answer all the questions in this item even when the improved area procedure is required. An addendum may be added, if necessary, to provide a full explanation about any of the site conditions listed.

- a. **Flood Hazards:** HUD prohibits new construction in Special Flood Hazard Areas unless there is a Letter of Map Amendment (LOMA), a Letter of Map Revision (LOMR), or an Elevation Certificate in accordance with 24 CFR 200.926d(c)(4) provided to the lender.
- b. **Noise:** Self-explanatory.
- c. **Runway Clear Zones/Clear Zones:** If the property is located in a Runway Clear Zone / Clear Zone, the lender must require, as a condition of borrower approval, that the borrower will sign a statement acknowledging receipt of the notification required by 24 CFR 51.303(a)(3).
- d. **Explosive/Flammable Materials Storage Hazard:** Self-explanatory.
- e. **Toxic Waste Hazards:** Self-explanatory.
- f. **Foreseeable Hazards or Adverse Conditions:** Self-explanatory.

Items 2 - 8: If the lender desires the property to be eligible for maximum financing (a high-ratio loan), the certified builder/certified builder's agent **must** complete these items as follows:

- 2. & 3.** Place an "X" in the box in Items 2 and 3. The certified builder must complete Items 4 thru 8 as follows:
- 4.** The local/State code in Item 4 is the HUD accepted code for a locality as identified by a mortgagee from a list provided by HUD.
- a. A "fully accepted code" is indicated by placing a "X" in the first space, identifying the code in the second space and placing the word "All" after "Applicable Provisions."
- b. A "partially acceptable code" is indicated by naming the unacceptable portion as shown in the example: "All except materials standards."

The additional requirements needed from the Table in 24 CFR 200.926c, to supplement a partially acceptable local code, must be shown in Item 4.

If a local code has been changed since last accepted by HUD, a builder is required to submit for HUD review, a copy of such changes to the Code. Include all applicable service codes, appendices, and a copy of the statute, ordinance, regulation or ordinance making such changes.

5. When the whole CABO Code is used as the HUD referenced code in jurisdictions with "no code" or an "unacceptable code," place an "X" in the box in Item 5 and place the word "All" in the space.

6. Place an "X" in the box on line 6, because builders must comply with this energy code.

7. Place an "X" in the box on line 7, because the Electrical Code for One and Two Family Dwellings, NFPA 70A/1984 is required in conjunction with the CABO Code.

8. If the dwelling is a manufactured (mobile) home, place an "X" in the box in Item 8. Properly complete lines 4 through 7 for all "foundation and site work."

Items 9 & 10. The builder or the builder's agent must complete and sign these items. If the builder's agent completes and signs these items the builder's agent is certifying that builder's agent has the knowledge and experience to determine whether the plans and specifications comply with HUD/FHA requirements set forth in 24 CFR 200.926d and with other applicable HUD requirements in 24 CFR 200.926(d)(1) and (2). The builder's agent is further certifying that the information about the site is accurate to builder's agent's best knowledge and belief.

Item 11. If a builder has sold or intends to sell five (5) or more newly constructed properties within a twelve (12) month period, the builder is required to have one of the following:

- a. Be in good standing to a Voluntary Affirmative Marketing Agreement (VAMA); or
- b. Have a HUD approved Affirmative Fair Housing Marketing Plan (AFHMP); or
- c. Have a contract with a Marketing Agent to implement its approved AFHMP; or a contract with a Marketing Agent with signatory to a National Association of Realtors VAMA.

To acquire HUD approval of its AFHMP, the builder must complete Form HUD 935.2 and submit it to the Fair Housing and Equal Opportunity (FHEO) Division of the nearest full-service HUD Office. The AFHMP must be approved by HUD before the builder begins to market its properties. Builders should contact the FHEO Division at their nearest full-service HUD Office for further details on becoming a signatory to a VAMA.

Items 12 & 13. The builder must complete and sign Items 12 and 13. The certification is self-explanatory. The builder must provide the Builder Certification Identification Number. All changes to the original form must be initialed and dated by the builder.

Appraiser / Direct Endorsement Lender's Responsibility

Fee Appraiser / Direct Endorsement Staff Appraiser. The fee appraiser / DE staff appraiser must receive a fully executed form HUD-92541 before performing the appraisal on proposed or under construction properties or properties less than one year old.

The appraiser must review Item 1 and note in the Appraisal Report any discrepancies between the information in Item 1 and the actual conditions observed on site. The appraiser must take into consideration the effects of any site conditions on the value of the property.

Direct Endorsement Underwriter. The DE Underwriter must review the Appraisal Report and the Builder Certification as part of the underwriting process, taking into consideration the effect of any site conditions on the value of the property. Page 1 of this form must be complete and legible. Only the builder or the builder's agent is authorized to complete or change this form. The DE Underwriter cannot change and/or modify this certification form.

MCRV/CRV Submissions

Form HUD-92541 is required on all newly constructed properties and must be in the HUD Case Binder on all conversions from VA.

Description of Materials

**U.S. DEPARTMENT OF HOUSING
AND URBAN DEVELOPMENT
DEPARTMENT OF VETERANS
AFFAIRS
FARMERS HOME ADMINISTRATION**

HUD's OMB APPROVAL NO. 2502-0192 (exp. 1/31/2001)
and 2502-0313 (exp. 8/31/2001)

Public reporting burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

The National Housing Act (12 USC 1703) authorizes insuring financial institutions against default losses on single family mortgages. HUD must evaluate the acceptability and value of properties to be insured. The information collected here will be used to determine if

☐ Proposed Construction ☐ Under Construction

No. (To be inserted by HUD, VA

Name and address of Mortgagor or Sponsor

Name and address of Contractor or Builder

Instructions

1. For additional information on how this form is to be submitted, number of copies, etc., see the instructions applicable to the HUD Application for Mortgage Insurance, VA Request for Determination of Reasonable Value, or FmHA Property Information and Appraisal Report, as the case may be.
2. Describe all materials and equipment to be used, whether or not shown on the drawings, by marking an X in each appropriate check-box and entering the information called for each space. If

3. Work not specifically described or shown will not be considered unless required, then the minimum acceptable will be assumed. Work exceeding minimum requirements cannot be considered unless specifically described.
4. Include no alternates, "or equal" phrases, or contradictory items. (Consideration of a request for acceptance of substitute materials or equipment is thereby precluded.)
5. Include signatures required at the end of this form.
6. The construction shall be completed in compliance with the related drawings and specifications, as amended during processing. The specifications include this Description of

1. Excavation

Bearing soil, type

2. Foundations

Footings concrete mix strength psi Reinforcing

Foundation wall material Reinforcing

Interior foundation wall material Party foundation wall

Columns material and sizes Piers material and reinforcing

Girders material and sizes Sills material

Basement entrance areaway Windows areaways

Waterproofing Footing drains

Termite protection

Basementless space ground cover..... insulation foundation vents

Special foundations

Additional information

3. Chimneys

Material Prefabricated (make and size)

Flue lining material Heater flue size Fireplace flue size

Vents (material and size) gas or oil heater water heater.....

Additional information

4. Fireplaces

Type ☐ solid fuel ☐ gas burning ☐ circulator (make and size) Ash dump and clean-out

Fireplace facing lining hearth mantel

Additional information

5. Exterior Walls

Wood frame wood grade, and species ☐ Corner bracing Building paper or felt

Sheathing thickness width ☐ solid ☐ spaced o.c. ☐ diagonal

Siding grade type size exposure fastening

Shingles grade type size exposure fastening

Stucco thickness Lath weight lb.

Masonry veneer Sills Lintels Base flashing

Masonry ☐ solid ☐ faced ☐ stuccoed total wall thickness facing thickness facing material

Backup material thickness bonding

Door sills Window sills Lintels Base flashing

Interior surfaces dampproofing, coats of furring

Additional information

Exterior painting material

Gable wall construction ☐ same as main walls ☐ other construction

6. Floor Framing

Joists wood, grade, and species other bridging anchors

Concrete slab ☐ basement floor ☐ first floor ☐ ground supported ☐ self-supporting mix thickness reinforcing insulation membrane

Fill under slab material thickness

Additional information

7. Subflooring (Describe underflooring for special floors under Item 21)

Material grade and species size type

Laid ☐ first floor ☐ second floor ☐ attic sq. ft. ☐ diagonal ☐ right angles

Additional information

8. Finish Flooring (Wood only. Describe underflooring for special floors under Item 21)

| Location | Rooms | Grade | Species | Thickness | Width | Bldg. Paper | Finish |
|--------------|---------|-------|---------|-----------|-------|-------------|--------|
| First floor | | | | | | | |
| Second floor | | | | | | | |
| Attic floor | sq. ft. | | | | | | |

Additional information

9. Partition Framing

Studs wood, grade, and species size and spacing Other

Additional information

10. Ceiling Framing

Joists wood, grade, and species Other Bridging

11. Roof Framing

Rafters wood, grade, and species Roof trusses (see detail) grade and species

Additional information

12. Roofing

Sheathing wood, grade, and species ☐ solid ☐ spaced o.c.

Roofing grade size type

Underlay weight or thickness size fastening

Built-up roofing number of plies surfacing material

Flashing material gage or weight ☐ gravel stops ☐ snow guards

Additional information

13. Gutters and Downspouts

Gutters material gage or weight size shape
Downspouts material gage or weight size shape number
Downspouts connected to ☐ Storm sewer ☐ sanitary sewer ☐ dry-well ☐ Splash blocks material and size
Additional information

14. Lath and Plaster

Lath ☐ walls ☐ ceilings material weight or thickness Plaster coats finish
Dry-wall ☐ walls ☐ ceilings material thickness finish
Joint treatment

15. Decorating (Paint, wallpaper, etc

| Rooms | Wall Finish Material and Application | Ceiling Finish Material and Application |
|---------|--------------------------------------|---|
| Kitchen | | |
| Bath | | |
| Other | | |

Additional information

16. Interior Doors and Trim

Doors type material thickness
Door trim type material Base type material size
Finish doors trim
Other trim (item, type and location)
Additional information

17. Windows

Windows type make material sash thickness
Glass grade ☐ sash weights ☐ balances, type head flashing
Trim type material Paint number coats
Weather-stripping type material Storm sash, number
Screens ☐ full ☐ half type number screen cloth material
Basement windows type material screens, number Storm sash, number
Special windows
Additional information

18. Entrances and Exterior Detail

Main entrance door material width thickness Frame material thickness
Other entrance doors material width thickness Frame material thickness
Head flashing Weatherstripping type saddles
Screen doors thickness number screen cloth material Storm doors thickness number
Combination storm and screen doors thickness number screen cloth material
Shutters ☐ hinged ☐ fixed Railings Attic louvers
Exterior millwork grade and species Paint number coats
Additional information

19. Cabinets and Interior Detail

Kitchen cabinets, wall units material lineal feet of shelves shelf width
Base units material counter top edging
Back and end splash Finish of cabinets number coats
Medicine cabinets make model
Other cabinets and built-in furniture
Additional information

20. Stairs

| Stair | Treads | | Risers | | Strings | | Handrail | | Balusters | |
|----------|----------|-----------|----------|-----------|----------|------|----------|------|-----------|------|
| | Material | Thickness | Material | Thickness | Material | Size | Material | Size | Material | Size |
| Basement | | | | | | | | | | |
| Main | | | | | | | | | | |
| Attic | | | | | | | | | | |

Disappearing make and model number

Additional information

21. Special Floors and Wainscot (Describe Carpet as listed in Certified Products Directory)

| Floors | Location | Material, Color, Border, Sizes, Gage, Etc. | Threshold Material | Wall Base Material | Underfloor Material |
|----------|----------|--|--------------------|--------------------|--------------------------------|
| | Kitchen | | | | |
| | Bath | | | | |
| | | | | | |
| | | | | | |
| Wainscot | Location | Material, Color, Border, Sizes, Gage, Etc. | Height | Height Over Tub | Height in Showers (From Floor) |
| | Bath | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Additional information

22. Plumbing

| Fixture | Number | Location | Make | MFR's Fixture Identification No. | Size | Color |
|-----------------|--------|----------|------|----------------------------------|------|-------|
| Sink | | | | | | |
| Lavatory | | | | | | |
| Water closet | | | | | | |
| Bathtub | | | | | | |
| Shower over tub | | | | | | |
| Stall shower | | | | | | |
| Laundry trays | | | | | | |
| | | | | | | |
| | | | | | | |

Bathroom accessories ☐ Recessed material number ☐ Attached materialnumber

Additional information

☐ Curtain rod ☐ Door ☐ Shower pan material*(Show and describe individual system in complete detail in separate drawings and specifications according to requirements.)
 Water supply ☐ public ☐ community system ☐ individual (private) system*
 Sewage disposal ☐ public ☐ community system ☐ individual (private) system*
 House drain (inside) ☐ cast iron ☐ tile ☐ otherHouse sewer (outside) ☐ cast iron ☐ tile ☐ other
 Water piping ☐ galvanized steel ☐ copper tubing ☐ other Sill cocks, number
 Domestic water heater type make and model heating capacity gph. 100 ° rise.
 Storage tank material capacity gallons
 Gas service ☐ utility company ☐ liq. pet. gas ☐ other ☐ Gas piping ☐ cooking ☐ house heating
 Footing drains connected to ☐ storm sewer ☐ sanitary sewer ☐ dry well ☐ Sump pump make and model
 capacity discharges into

Additional information

23. Heating

☐ Hot Water ☐ Steam ☐ Vapor ☐ One-pipe system ☐ Two-pipe system
☐ Radiators ☐ Convectors ☐ Baseboard radiation Make and model
☐ Radiant panel ☐ floor ☐ wall ☐ ceiling Panel coil material.....
☐ Circulator ☐ Return pump make and model capacity..... gpm.
 Boiler make and model Output..... Btuh. net rating Btuh.
 Additional information

Warm air ☐ Gravity ☐ Forced Type of system
 Duct material supply return Insulation thickness ☐ Outside air intake
 Furnace: make and model Input Btuh. output Btuh.
 Additional information

☐ Space heater ☐ floor furnace ☐ wall heater input Btuh. output Btuh. number units
 Make, model
 Additional information

Controls make and types
 Additional information

Fuel: ☐ Coal ☐ oil ☐ gas ☐ liq. pet. gas ☐ electric other storage capacity
 Additional information

Firing equipment furnished separately ☐ Gas burner, conversion type ☐ Stoker hopper feed ☐ bin feed
 Oil burner ☐ pressure atomizing ☐ vaporizing
 Make and model

Control
 Additional information

Electric heating system type Input.....watts @ volts output Btuh.
 Additional information

Ventilating equipment ☐ attic fan, make and model capacity cfm.
 ☐ kitchen exhaust fan, make and model
 Other heating, ventilating, or cooling equipment
 Additional information

24. Electric Wiring

Service ☐ overhead ☐ underground Panel ☐ fuse box ☐ circuit-breaker make AMP's No. circuits

Wiring ☐ conduit ☐ armored cable ☐ nonmetallic cable ☐ knob and tube ☐ other

Special outlets ☐ range ☐ water heater ☐ other

Doorbell ☐ Chimes ☐ Push-button locations

Additional information

25. Lighting Fixtures

Total number of fixturesTotal allowance for fixtures, typical installation, \$

Nontypical installation

Additional information

26. Insulation

| Location | Thickness | Material, Type, and Method of Installation | Vapor Barrier |
|----------|-----------|--|---------------|
| Roof | | | |
| Ceiling | | | |
| Wall | | | |
| Floor | | | |

27. Miscellaneous: (Describe any main dwelling materials, equipment, or construction items not shown elsewhere; or use to provide additional information where the space provided was inadequate. Always reference by item number to correspond to numbering used on this form.)

Hardware (make, material, and finish)

Special Equipment (State material or make, model and quantity. Include only equipment and appliances which are acceptable by local law, custom and applicable FHA standards. Do not include items which, by established custom, are supplied by occupant and removed when he vacates premises or chattels prohibited by law from becoming realty.)

Porches

Terraces

Garages

Walks and Driveways

Driveway width..... base materialthicknesssurfacing materialthickness
Front walk width..... material..... thicknessService walk widthmaterialthickness
Steps material treads risers Cheek walls

Other Onsite Improvements

(Specify all exterior onsite improvements not described elsewhere, including items such as unusual grading, drainage structures, retaining walls, fence, railings, and accessory structures.)

Landscaping, Planting, and Finish Grading

Topsoil..... thick ☐ front yard ☐ side yards ☐ rear yard tofeet behind main building
Lawns (seeded, sodded, or sprigged) ☐ front yard☐ side yards ☐ rear yard
Planting ☐ as specified and shown on drawings ☐ as follows:
..... Shade trees deciduous caliper Evergreen trees to B&B
..... Low flowering trees deciduousto Evergreen shrubs to B&B
..... High-growing shrubs deciduousto Vines, 2-year
..... Medium-growing shrubs deciduousto Other
..... Low-growing shrubs deciduousto

Identification - This exhibit shall be identified by the signature of the builder, or sponsor, and/or the proposed mortgagor if the latter is known at the time of application.

Date (mm/dd/yyyy) Signature
Signature

Request for Acceptance of Changes in Approved Drawings and Specifications

See Instructions and Conditions on Back

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0117 (exp. 5/31/95)

Public reporting burden for this collection of information is estimated to average 1 hour per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Reports Management Officer, Paperwork Reduction Project (2502-0117), Office of Information Technology, U.S. Department of Housing and Urban Development, Washington, D.C. 20410-3600. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number.

Do not send this form to the above address.

| | | |
|-------------------|--------------|--------------|
| Property Address: | Case(s) No.: | Request No.: |
|-------------------|--------------|--------------|

| | |
|-----------------------------|---|
| Mortgagee's Name & Address: | We request acceptance of the following changes in the approved drawings and specifications of the above numbered case or cases. We Request <input type="checkbox"/> We Do Not Request <input type="checkbox"/> an increase in the value and loan amounts if these changes warrant such an increase. |
|-----------------------------|---|

| Description: | Builder's Estimate of cost on each change | HUD/VA Estimate of effect on cost of each change |
|--------------|---|--|
| | | |

| | |
|----------------------|-------|
| Borrower (If known): | Date: |
| Builder or Sponsor: | Date: |
| For Mortgagee: | Date: |

Determination as to Acceptability:
☐ Changes Acceptable ☐ Changes Unacceptable ☐ Changes Acceptable, provided:

Endorsement to Certificate of Reasonable Value (for VA use only)

This endorsement takes precedence over and specifically amends the outstanding CRV for the property with the above identifying number. Any condition stated on the outstanding CRV, not specifically referred to and modified herein, remains in full force and effect until expiration of the validity period. Established reasonable value revised to \$

| | | | |
|--|--|--------------|-------|
| <input type="checkbox"/> Department of Veterans Affairs <input type="checkbox"/> Federal Housing Commissioner | Authorized Agent: DE <input type="checkbox"/> | I.D. Number: | Date: |
|--|--|--------------|-------|

Instructions

The mortgagor in this request is defined as the owner or possible future owner of the property, whose interest in the property is evidenced by any written contract of sale, deed, receipt of down payment, letter or other instrument dated prior to the signing of this request by the builder or sponsor.

If acceptance by the VA is requested, the original and at least two copies of this form shall be submitted by the mortgagee. If acceptance by HUD is requested, the original and at least one copy of this form shall be submitted by the mortgagee. Upon determination as to acceptability of the request, the original will be returned to the mortgagee for transmittal to the builder or sponsor. If the request covers more than one case and mortgagors are unknown, submit one additional copy for each additional case.

Designate each requested change by a letter (using a, b, c, etc.). If additional space is necessary to properly describe the changes, use this side of the form or an attachment. Also, attach revised drawings and/or supporting descriptive data when necessary. State the amount by which the construction cost will be increased or decreased as the net result of each proposed change.

This request shall be signed by (1) the borrower, if any, (2) the builder or sponsor, and (3) the mortgagee. If the borrower, as defined above, is unknown, the builder or sponsor shall insert "Unknown" in the space for the mortgagor's signature and initial this insertion.

Builder accepts all risk for constructing change(s) prior to receiving HUD or VA acceptance.

Conditions of Acceptance

Acceptance of changes implies in no way that the mortgage insurance or certificate of reasonable value of the above case or cases will be increased when the net effect of all accepted changes is an increase in the total construction cost. Acceptance of changes is subject to the condition that inspection will show that all construction involved equals or exceeds the applicable HUD or VA Minimum Property Standards and all Local Codes and ordinances.

In accepting any changes it is assumed that they will be executed. If an accepted change is not executed, it must be nullified by submitting another copy of this form amending the construction exhibits so as to restore the drawings and specifications to the status existing prior to acceptance of the change or to a modification of such prior existing status as may be specified.

Warranty of Completion of Construction

U.S. Department of Housing
and Urban Development
Office of Housing
Federal Housing Commissioner

OMB Approval No. 2502-0059
(exp.7/31/2000)

This information is required to obtain a HUD-insured single family mortgage. Public reporting burden for this collection of information is estimated to average 3 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and you are not required to respond to, a collection of information unless that collection displays a valid OMB control number.

| | |
|---|----------------------------|
| Lender's Name, Address and Phone Number (Include Area Code) | Name(s) of Purchaser/Owner |
| FHA/VA Case Number | Property Address |

For good and valuable consideration, and in accordance with Section 801 of the Housing Act of 1954, and Public Law 85-857 (38 U.S.C. 3705), the undersigned Warrantor hereby warrants to the Purchaser(s) or Owner(s) identified in the caption hereof, and to his/her successors or transferees, that:

The dwelling located on the property identified in the caption hereof is constructed in substantial conformity with the plans and specifications (including any amendments thereof, or changes and variations therein) which have been approved in writing by the Federal Housing Commissioner or the Secretary of Veterans Affairs on which the Federal Housing Commissioner or the Secretary of Veterans Affairs based the valuation of the dwelling: **Provided, however,** That this warranty shall apply only to such instances of substantial nonconformity as to which the Purchaser(s)/ Owner(s) or his/her (their) successors or transferees shall have given written notice to the Warrantor at any time or times within one year from the date of original conveyance of title to such Purchaser(s)/Owner(s) or the date of initial occupancy, whichever first occurs: **Provided further, however,** That in the event (1) the Purchaser(s)/Owner(s) acquired title to the captioned property prior to the completion of construction of the dwelling thereon, such notice of nonconformity to the Warrantor may be given any time or times within one year from the date of completion or initial occupancy of such dwelling, whichever first occurs, or (2) where it has been necessary to postpone improvements such notice of nonconformity to the Warrantor as to such incomplete items may be given at any time or times within one year from the date of full completion of each of such items.

The term "dwelling" as used herein shall be deemed to include all improvements or appurtenances set forth in the plans and specifications upon which the Federal Housing Commissioner or the Secretary of Veterans Affairs has based the valuation of the property, excepting those constructed by a municipality or other government authority.

The undersigned Warrantor further warrants to the Purchaser(s)/ Owner(s) or his/her (their) successors or transferees, the property against defects in equipment, material, or workmanship and materials supplied or performed by the Warrantor or any subcontractor or supplier at any tier resulting in noncompliance with standards of quality as measured by acceptable trade practices. This warranty shall continue for a period of one year from the date of original conveyance of title to such Purchaser(s) or from the date of full completion of each of any items completed after conveyance of title. The Warrantor shall remedy, at the Warrantor's expense, any defect(s) of equipment, material, or workmanship furnished by the Warrantor. Warrantor shall restore any work damaged in fulfilling the terms and conditions of this warranty.

| | |
|---|---|
| If a manufactured (mobile) home was erected on this property, the Warrantor further warrants that (1) the property (other than the manufactured unit itself) complies with the submitted construction exhibits; (2) the manufactured home sustained no hidden damage during transportation and erection; and (3) if the home was manufactured in separate sections, the sections were properly joined and sealed. | Manufacturer's Name, Address & Phone Number (Include Area Code) |
|---|---|

This warranty shall be in addition to, and not in derogation of, all other rights and privileges which such Purchaser(s)/ Owner(s) or his/her (their) successors or transferees may have under any other law or instrument, and shall survive the conveyance of title, delivery of possession of the property, or other final settlement made by the Purchaser(s)/ Owner(s), and shall be binding on the Warrantor notwithstanding any provision to the contrary contained in the contract of purchase or other writing executed by the Purchaser(s)/ Owner(s) or his/her (their) successors or transferees heretofore or contemporaneously with the execution of this agreement or prior to final settlement.

This warranty is executed for the purpose of inducing the Federal Housing Commissioner or the Secretary of Veterans Affairs to make, to guarantee or to insure a mortgage on the captioned property, and the person signing for the Warrantor represents and certifies that he/she is authorized to execute the same by the warrantor and by his/her signature the Warrantor is duly bound under the terms and conditions of said warranty. The FHA Commissioner or the Secretary of Veterans' Affairs reserves the right to make a final determination as to whether a defect exists and whether the builder must remedy the defect.

| | | | | |
|---------------------------------------|-------------------|--|-------------------|-------------------|
| Warrantor Warrantor's Title | | Purchaser(s)' Acknowledgement Signature of Purchaser | | Date (mm/dd/yyyy) |
| Signature | Date (mm/dd/yyyy) | Signature of Purchaser | Date (mm/dd/yyyy) | |
| Builder's Name and Address | | Builder's Phone Number (Include Area Code) | | |

Purchaser Note: Any notice of nonconformity must be delivered to the warrantor within the period or periods set forth above.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802) Provide completed copies of this warranty to both the homebuyer and the builder, at closing. Include a copy of this warranty in the case binder when sent to HUD.

Subterranean Termite Treatment Builder's Certification and Guarantee

This form is completed by the builder.

This form is submitted for proposed (new) construction cases when treatment for prevention of subterranean termite infestation is specified by the builder or architect, or required by the lender, FHA or VA. Treatment for the purposes of this form means application of soil termiticide, and/or wood treatment, and/or installation of bait systems. Any treatment must be done in accordance with applicable federal and state requirements.

This form is to be completed and issued by the builder to the buyer. It is not to be considered as a waiver of, or in place of, any legal rights or remedies that the buyer may have against the builder.

FHA/VA Case No.: _____

Location of Structure(s) (Street Address, or Legal Description, City, State and Zip): _____

Buyer's Name: _____

The undersigned builder hereby certifies that a state licensed or otherwise authorized pest control company (where required by state law) was contracted to treat the property at the location referenced above for subterranean termites. The builder further certifies that the contract with the pest control company required the treatment materials and methods used to be in conformance with all applicable state and federal requirements. All work required by the contract has been completed. Where not prohibited by applicable state requirements, the buyer, for an additional fee payable to the pest control company, may extend the protection against subterranean termites. Contact the pest control company listed on the attachment for further information.

The builder hereby guarantees that, if subterranean termite infestation should occur within one year from the date of final closing, the builder will ensure that a licensed or otherwise state authorized pest control company (where required by state law) or other qualified licensed pest control company will further treat as necessary in the infested area to control infestations in the structure. This further treatment will be without cost to the buyer. If permitted by state law, the buyer may contract directly, at the buyer's expense, with a pest control company to inspect the property on a periodic basis and/or use EPA registered products to control the infestation. The builder will not be responsible for guaranteeing such additional treatment. The builder further agrees to repair all damage by subterranean termites within the one year builder's warranty period. This guarantee does not apply to additions or alterations that are made by the buyer which affect the original structure or treatment. Examples include, but are not limited to, landscape and mulch alterations which disturb the treated area and create new subterranean termite hazards, or interfere with the control measures.

If within the guarantee period the builder questions the validity of a claim by the buyer, the claim will be investigated by an unbiased expert mutually agreeable to the buyer and builder. The report of the expert will be accepted as the basis for disposition of the case. The non-prevailing party will pay the cost of any inspections made to investigate the claim. For further information contact your state structural pest control regulatory agency.

Type of Treatment: ☐ Bait System ☐ Wood ☐ Soil (NPCA-99b required)

Note: Appropriate treatment record must be attached and listed

Attachments: _____

Builder's Company Name: _____ Phone No.: () _____

Authorized Signature: _____ Date: _____

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012, 31 U.S.C. 3729, 3802)

Consumer Maintenance Advisory regarding Integrated Pest Management for Prevention of Wood Destroying Insects

Information regarding prevention of wood destroying insect infestation is helpful to any property owner interested in protecting the structure from infestation. Any structure can be attacked by wood destroying insects. Periodic maintenance should include measures to minimize possibilities of infestation in and around a structure. Factors which may lead to infestation from wood destroying insects include foam insulation at foundation, earth-wood contact, faulty grade, firewood against structure, insufficient ventilation, moisture, wood debris in crawl space, wood mulch, tree branches touching structures, landscape timbers, and wood rot. Should these or other such conditions exist, corrective measures should be taken by the owner in order to reduce the chances of infestations by wood destroying insects, and the need for treatment.

An original and one copy of this guarantee are to be prepared by the builder and sent to the lender. The lender provides one copy to the buyer at closing and includes a copy in the VA loan package or HUD insurance case binder. The builder sends one copy to the licensed pest control company which performed the treatment.

Attached is a copy of the state authorized pest control company's service record.

THIS FORM MAY NOT BE ALTERED.

Form NPCA-99a

New Construction Subterranean Termite Soil Treatment Record

This form is completed by the licensed Pest Control Company.

This report is submitted for informational purposes to the builder on proposed (new) construction cases when soil treatment for prevention of subterranean termite infestation is specified by the builder, architect, or required by the lender, architect, FHA, or VA.

All contracts for services are between the Pest Control Operator and builder, unless stated otherwise.

Section 1: General Information (Treating Company Information)

Company Name: _____

Company Address: _____ City: _____ State: _____ Zip: _____

Company Business License No.: _____ Company Phone No.: (____) _____

FHA/VA Case No. (if any): _____

Section 2: Builder Information

Company Name: _____

Phone No.: (____) _____

Section 3: Property Information

Location of Structure(s) Treated (Street Address, or Legal Description, City, State and Zip): _____

Type of Construction: ☐ Slab ☐ Basement ☐ Crawl ☐ Other _____
(More than one box may be checked)

Approximate Depth of Footing: _____ Outside: _____ Type of Fill: _____
Inside: _____

Section 4: Treatment Information

Date(s) of Treatment(s): _____

Brand Name of Product(s) Used: _____ EPA Registration No.: _____

Approximate Final Mix Solution %: _____

Approximate Size of Treatment Area:
Sq. ft.: _____ Linear ft.: _____ Linear ft. of Masonry Voids: _____

Approximate Total Gallons of Solution Applied: _____

Was treatment completed on exterior? ☐ YES ☐ NO

Service Agreement Available: ☐ YES ☐ NO

Note: Some state laws require service agreements to be issued. This form does not preempt state law.

Attachments (List): _____

Comments: _____

Name of Applicator(s): _____ Certification No. (IF REQUIRED BY STATE LAW): _____

The applicator has used a product in accordance with the product label and state requirements. All treatment materials and methods used comply with state and federal regulations.

Authorized Signature: _____ Date: _____

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Form NPCA-99b